

Information to identify the case:

Debtor 1	<u>William James Smathers</u>	Social Security number or ITIN	xxx-xx-6086
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Carrie Elizabeth Smathers</u>	Social Security number or ITIN	xxx-xx-3379
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	13-10903-TPA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William James Smathers

Carrie Elizabeth Smathers
aka Beth Smathers

9/12/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
William James Smathers
Carrie Elizabeth Smathers
DebtorsCase No. 13-10903-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: aala
Form ID: 3180WPage 1 of 3
Total Noticed: 77

Date Rcvd: Sep 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2018.

db/jdb +William James Smathers, Carrie Elizabeth Smathers, 108 North 4th Ave.,
Clarion, PA 16214-1004

cr +Lawrence E. Spahr, Jr., c/o Jay Rubin, Esquire, 1012 Philadelphia Street,
Indiana, PA 15701-1676

cr +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982

cr +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433

13677856 +BJ's Plumbing Heating A/C, 203 Old State Rt 157, Venus, PA 16364-3621

13677854 +Benjamin J. Vrobel, 415 Wood Street, Clarion, PA 16214-1335

13677855 +Benjamin Vrobel, Esquire, 415 Wood Street, Clarion, PA 16214-1335

13677867 +CSN Holdings, LLC, P.O. Box 314, Brookville, PA 15825-0314

13719831 CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030

13677864 +Citibank (South Dakota), Customer Service, Box 248840, Oklahoma City, OK 73124-8840

13677866 +Citicards, P.O. Box 6282, Sioux Falls, SD 57117-6282

13677868 +David and Linda Duffee, 116 N. First St., Shippensburg, PA 16254-3804

13677871 +Diversified Adjustment Service, Inc., 600 Coon Rapids Blvd., Minneapolis, MN 55433-5549

13677873 +Farmers National Bank, P.O. Box 706, Sixth and Wood Sts., Clarion, PA 16214-0706

13677872 +Farmers National Bank, 612 Main Street, P.O. Drawer D, Emlenton, PA 16373-0046

13677874 +First American Title Insurance, Lenders Advantage, 1228 Euclid Ave. Ste. 400,
Cleveland, OH 44115-1831

13677875 +First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3401

13677876 +Fred L. Burns, 114 McClintock Dr., McMurrey, PA 15317-3156

13677878 +Guardian Protection Services, 174 Thorn Hill Rd., Warrendale, PA 15086-7528

13677880 +++JIM STEFANO, 100 S COMMONS STE 116, PITTSBURGH PA 15212-5359
(address filed with court: Jim Stefano, 116 Allegheny Center Mall, Pittsburgh, PA 15212)

14001530 +Jay Y. Rubin, Esquire, 1012 Philadelphia Street, Indiana, PA 15701-1676

14001528 +Lawrence E. Spahr, Jr., c/of Michael N. Vaporis, Esquire, 26 S. Sixth Street,
Indiana, PA 15701-2757

13677881 +Max H. Burns, P.O. Box 788, Franklin, PA 16323-0788

13677887 ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337
(address filed with court: Northwest Savings Bank, 108 Liberty Street, P.O. Box 1793,
Warren, PA 16365)

13677882 +National City Bank, 6750 Miller Rd., Brecksville, OH 44141-3262

13677883 +National City Bank of Indiana, 3232 Newmark Dr., Miamisburg, OH 45342-5421

14001529 +Nolan Rhodes, a/k/a Rocky Rhodes, 656 Goffe Road, Grampian, PA 16838-9038

13677886 +North East Natural Energy, LLC, 707 Virginia St. East, Suite 1400,
Charleston, WV 25301-2721

13710906 +Northwest Savings Bank, c/o Richard J. Parks, Esq.,
Pietragallo Gordon Alfano Bosick & Raspa, 7 West State Street, Suite 100,
Sharon, PA 16146-1377

13702427 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982

13677889 PNC Bank, P.O. Box 656177, Louisville, KY 40285

13677890 +PNC Bank, P.O. Box 5570, Cleveland, OH 44101-0570

13677892 +PNC Bank, N.A., One PNC Plaza, 249 Fifth Ave., Pittsburgh, PA 15222-2707

13677891 +PNC Bank, N.A., 2730 Liberty Ave., Pittsburgh, PA 15222-4747

13688173 +PNC Mortgage, Bankruptcy Department, Mail: B6-YM07-01-8, 3232 Newmark Dr.,
Miamisburg, OH 45342-5421

13677893 +PNC Mortgage, P.O. Box 6534, Carol Stream, IL 60197-6534

13677894 +Richard J. Parks, Esquire, 54 Buhl Blvd., Sharon, PA 16146-3706

13677895 +Sue A. Rimer, 230 Ridgewood Rd., Shippensburg, PA 16254-8707

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 13 2018 02:24:50 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

13707009 +E-mail/Text: bncmail@w-legal.com Sep 13 2018 02:25:24 ANTIO, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13677845 E-mail/Text: bankruptcy@firststenergycorp.com Sep 13 2018 02:25:14 Allegheny Power,
800 Cabin Hill Drive, Greensburg, PA 15606-2222

13677846 EDI: AMEREXPR.COM Sep 13 2018 05:58:00 American Express, P.O. Box 981535,
El Paso, TX 79998-1535

13677848 +EDI: AMEREXPR.COM Sep 13 2018 05:58:00 American Express, P.O. Box 981537,
El Paso, TX 79998-1537

13677847 +EDI: BECKLEE.COM Sep 13 2018 05:58:00 American Express, P.O. Box 3001,
Malvern, PA 19355-0701

13677849 +EDI: BECKLEE.COM Sep 13 2018 05:58:00 American Express Bank, P.O. Box 3001,
Malvern, PA 19355-0701

13744344 EDI: BECKLEE.COM Sep 13 2018 05:58:00 American Express Bank, FSB, c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701

13744343 EDI: BECKLEE.COM Sep 13 2018 05:58:00 American Express Centurion Bank,
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

13677851 EDI: BANKAMER.COM Sep 13 2018 05:58:00 Bank of America, P.O. Box 15019,
Wilmington, DE 19886

District/off: 0315-1

User: aala
Form ID: 3180W

Page 2 of 3
Total Noticed: 77

Date Rcvd: Sep 12, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13677852 EDI: BANKAMER.COM Sep 13 2018 05:58:00 Bank of America, P.O. Box 982235,
El Paso, TX 79998
13677850 +EDI: BANKAMER.COM Sep 13 2018 05:58:00 Bank of America, P.O. Box 15026,
Wilmington, DE 19850-5026
13677853 +EDI: TSYS2.COM Sep 13 2018 05:58:00 Barclays Bank Delaware, 700 Prides Crossing,
Newark, DE 19713-6102
13677857 +EDI: OPHSUBSID.COM Sep 13 2018 05:58:00 Candica LLC, c/o Weinstein and Riley, PS,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
13677858 +E-mail/Text: cms-bk@cms-collect.com Sep 13 2018 02:23:57 Capital Management Services,
698 1/2 S. Ogden St., Buffalo, NY 14206-2317
13677859 +E-mail/Text: cms-bk@cms-collect.com Sep 13 2018 02:23:57 Capital Management Services, L,
698 1/2 S. Ogden St., Buffalo, NY 14206-2317
13677860 +EDI: CAPITALONE.COM Sep 13 2018 05:58:00 Capital One, P.O. Box 30281,
Salt Lake City, UT 84130-0281
13677861 +EDI: AIS.COM Sep 13 2018 05:58:00 Capital One Bank, P.O. Box 248839,
Oklahoma City, OK 73124-8839
13705579 EDI: CAPITALONE.COM Sep 13 2018 05:58:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
13677862 +EDI: CHASE.COM Sep 13 2018 05:58:00 Chase Bank, P.O. Box 15298,
Wilmington, DE 19850-5298
13677863 +EDI: CHASE.COM Sep 13 2018 05:58:00 Chase Bank USA, Cardmember Services, P.O. Box 15145,
Wilmington, DE 19850-5145
14001531 +E-mail/Text: cemesq@verizon.net Sep 13 2018 02:25:43 Christopher E. Mohney, Esquire,
51 Beaver Drive, Suite 1, DuBois, PA 15801-2457
13677865 +EDI: CITICORP.COM Sep 13 2018 05:58:00 Citicards, 701 E. 60th St. N, P.O. Box 6500,
Sioux Falls, SD 57117-6500
13677869 EDI: DISCOVER.COM Sep 13 2018 05:58:00 Discover Bank, P.O. Box 15316,
Wilmington, DE 19850
13685092 EDI: DISCOVER.COM Sep 13 2018 05:58:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
13677870 +EDI: DISCOVER.COM Sep 13 2018 05:58:00 Discover Card, P.O. Box 3025,
New Albany, OH 43054-3025
13677877 +EDI: RMSC.COM Sep 13 2018 05:58:00 GE Capital/Paypal, P.O. Box 981400,
El Paso, TX 79998-1400
13677879 +EDI: CITICORP.COM Sep 13 2018 05:58:00 Home Depot/Citibank, P.O. Box 6497,
Sioux Falls, SD 57117-6497
13696816 EDI: CAUT.COM Sep 13 2018 05:58:00 JP Morgan Chase Bank, N.A.,
National Bankruptcy Department, P.O. Box 29505, AZ1-1191, Phoenix, AZ 85038-9505
13677884 +E-mail/Text: Bankruptcy@natfuel.com Sep 13 2018 02:25:03 National Fuel Gas, P.O. Box 2081,
Erie, PA 16512-2081
13732699 EDI: PRA.COM Sep 13 2018 05:58:00 Portfolio Recovery Associates, LLC, P.O. Box 41067,
Norfolk, VA 23541
13732445 EDI: PRA.COM Sep 13 2018 05:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13763985 +EDI: RESURGENT.COM Sep 13 2018 05:58:00 PYOD, LLC its successors and assigns as assignee,
of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 19008,
Greenville, SC 29602-9008
13677888 +E-mail/Text: csc.bankruptcy@amwater.com Sep 13 2018 02:26:22 Pennsylvania American Water,
P.O. Box 578, Alton, IL 62002-0578
13696617 E-mail/Text: RVSVBICNOTICE1@state.pa.us Sep 13 2018 02:24:49
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, Pa. 17128-0946
13711295 EDI: Q3G.COM Sep 13 2018 05:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
13677896 E-mail/Text: rmbncreports@supermedia.com Sep 13 2018 02:25:08 Super Media,
5601 Executive Dr., Irving, TX 75038
13677897 +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Sep 13 2018 02:25:02 U. S. Trustee's Office,
1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721
13754082 +E-mail/Text: bankruptcy@firstenergycorp.com Sep 13 2018 02:25:14 West Penn Power,
1310 Fairmont Ave, Fairmont, WV 26554-3526

TOTAL: 39

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Northwest Savings Bank
cr PA Dept of Revenue
cr PNC BANK, NATIONAL ASSOCIATION
13713829* +Antio, LLC, c/o Weinstein and Riley, PS, 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
13704077* JP Morgan Chase Bank N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191,
Phoenix, AZ 85038-9505
13713830* +Pennsylvania American Water, P.O. Box 578, Alton, IL 62002-0578
13713828* +Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

District/off: 0315-1

User: aala
Form ID: 3180W

Page 3 of 3
Total Noticed: 77

Date Rcvd: Sep 12, 2018

13677885 ##+Nationwide Credit, Inc., 2002 Summit Boulevard, Suite 600, Atlanta, GA 30319-1559
TOTALS: 3, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 12, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Karina Velter on behalf of Creditor PNC Bank, N.A. amps@manleydeas.com
Kenneth D. Henderson on behalf of Creditor PA Dept of Revenue RA-occbankruptcy1@state.pa.us,
RA-occbankruptcy6@state.pa.us
Michael N. Vaporis on behalf of Creditor Lawrence E. Spahr, Jr. mvaporis@comcast.net,
jlcerovich@comcast.net
Michael S. Jan Janin on behalf of Debtor William James Smathers mjanjanin@quinnfirm.com,
knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m
myers@quinnfirm.com;mtrayer@quinnfirm.com
Michael S. Jan Janin on behalf of Joint Debtor Carrie Elizabeth Smathers
mjanjanin@quinnfirm.com,
knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m
myers@quinnfirm.com;mtrayer@quinnfirm.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Richard J. Parks on behalf of Creditor Northwest Savings Bank rjp@pietragallo.com,
ms@pietragallo.com;jk@pietragallo.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9